

**From:** Aurora, CO, Jay B. Haun  
**Subject:** Prescreened Solicitations

Date: May 26, 2004

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Proposal: Study on Prescreened Solicitations  
or Firm Offers of Credit or Insurance  
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Comments:

@@@I have been receiving several Credit Card requests for years offering so called better cards. The problem I am having with this it affects my credit rating. When I did apply for a loan those unsolicited cards offers caused me some distress by lowering my overall credit rating. The result being a higher interest rate was going to be charged.

I believe my credit report is really mine, to share or not as I choose. Just because a company has chosen to research my history, should it automatically give them authorization to use that information as they please? What harm could be done to me with out my knowledge or consent?

How do I know if some individual working for a credible organization is not using the information for illegal or commercial gain? I once had an individual request from me my social security number because he had a police record. I denied him this request. But what if the previous mentioned individual was asked and complied? I would now have someone else using my information to place himself in a better light at my expense.

I truly wish when a business requests information about me that it can only be provided upon my written request.

Thank you,  
Jay B. Haun

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